Company Tracking Number: 1252(3A)REV

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life

Adjustable Life

Product Name: Freedom 2011 & PPR Specification Updates

Project Name/Number: Freedom 2011 & PPR Specification Updates/1252(3A)Rev

Filing at a Glance

Company: Hartford Life and Annuity Insurance Company

Product Name: Freedom 2011 & PPR SERFF Tr Num: HARL-127103467 State: Arkansas

Specification Updates

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved-State Tr Num: 49280

Adjustable Life Closed

Sub-TOI: L09I.001 Single Life Co Tr Num: 1252(3A)REV State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird

Authors: Jane Chapman, Roberta Disposition Date: 07/15/2011

Chu, Barbara Warren

Date Submitted: 07/12/2011 Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Freedom 2011 & PPR Specification Updates

Status of Filing in Domicile: Authorized

Project Number: 1252(3A) Pov

Project Number: 1252(3A)Rev Date Approved in Domicile: 05/09/2011

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Overall Rate Impact: Filing Status Changed: 07/15/2011

State Status Changed: 07/15/2011

Deemer Date: Created By: Roberta Chu

Submitted By: Roberta Chu Corresponding Filing Tracking Number:

Filing Description:

We are submitting the subject forms for your review and approval. These new forms will be used for new issues only (not for inforce business).

The submission consists of policy specifications pages 3A, 3B and 3CU which will be used with new issues of our Flexible Premium Universal Life Policy LA-1252(04) as previously approved by the Department.

The submission also includes Policy Protection Rider specifications page 3(continued) - which contain "shadow" rates

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and charges for the Policy Protection Rider (which provides a no-lapse guarantee based on these "shadow" rates and charges versus a premium-based NLG). The specification page will be used with rider form number LA-1259(04)Rev1 which was approved by the Department in 2008. Please note the rider itself is not being revised at this time.

The updates to the specification pages are as follows:

- Page 3A changes to the Maximum Premium Charges and the Per \$1000 Charge Rate and durations;
- Page 3B changes to the maximum Surrender Charges;
- Page 3CU the unisex guaranteed COI Rates will be based on the 2001 CSO Unisex(80) Table;
- Policy Protection Rider Specifications page 3(continued) changes to the structure/layout of the shadow rates and charges.

Attached is an Actuarial Memorandum and any other certifications or required documents.

Variable text is enclosed in brackets. Such information will vary based only on issue-specific information, ie. issue age, gender, if applicable, and risk class. Refer to the Statements of Variability for descriptions of bracketing parameters. Additionally, changes in printing technology may periodically slightly alter form format. We reserve the right to make such changes without re-filing.

Your review and approval of this submission is greatly appreciated. Please feel free to contact me with any questions you may have.

Best regards,

Roberta M. Chu, AIRC

Sr Compliance Specialist, ILD Compliance

Phone: (800) 503-3150 or direct (860) 843-4317

Fax: (860) 843-8547

E-Mail: roberta.chu@thehartford.com

Company and Contact

Filing Contact Information

Roberta Chu, Contract Analyst roberta.chu@hartfordlife.com

200 HopmeadowRd 860-843-4317 [Phone] Simsbury, CT 06089 860-843-5194 [FAX]

Filing Company Information

Hartford Life and Annuity Insurance Company CoCode: 71153 State of Domicile: Connecticut

Company Tracking Number: 1252(3A)REV

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life

Adjustable Life

Product Name: Freedom 2011 & PPR Specification Updates

Project Name/Number: Freedom 2011 & PPR Specification Updates/1252(3A)Rev

200 Hopmeadow Street Group Code: 91 Company Type: Life Simsbury, CT 06089 Group Name: State ID Number:

(860) 547-5000 ext. [Phone] FEIN Number: 39-1052598

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Hartford Life and Annuity Insurance Company \$50.00 07/12/2011 49701659

Company Tracking Number: 1252(3A)REV

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life

Adjustable Life

Product Name: Freedom 2011 & PPR Specification Updates

Project Name/Number: Freedom 2011 & PPR Specification Updates/1252(3A)Rev

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	07/15/2011	07/15/2011

Company Tracking Number: 1252(3A)REV

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life

Adjustable Life

Product Name: Freedom 2011 & PPR Specification Updates

Project Name/Number: Freedom 2011 & PPR Specification Updates/1252(3A)Rev

Disposition

Disposition Date: 07/15/2011

Implementation Date: Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: 1252(3A)REV

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life

Adjustable Life

Product Name: Freedom 2011 & PPR Specification Updates

Project Name/Number: Freedom 2011 & PPR Specification Updates/1252(3A)Rev

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Statement of Variability		Yes
Form	Specification Page		Yes
Form	Specification Page		Yes
Form	Specification Page		Yes
Form	Specification Page		Yes

Company Tracking Number: 1252(3A)REV

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life

Adjustable Life

Product Name: Freedom 2011 & PPR Specification Updates

Project Name/Number: Freedom 2011 & PPR Specification Updates/1252(3A)Rev

Form Schedule

Lead Form Number: 1252(3A)Rev

Schedule	Form	Form Type	e Form Name	Action	Action Specific	Readability	Attachment
Item	Number				Data		
Status							
	1252(3A)R	Schedule	Specification Page	Initial		0.000	1252(3A)Rev.
	ev	Pages					pdf
	1252(3B)R	Schedule	Specification Page	Initial		0.000	1252(3B)Rev
	ev1	Pages					1.pdf
	1252(3C)U	Schedule	Specification Page	Initial		0.000	1252(3C)URe
	Rev2	Pages					v2.pdf
	1252(3cont	t Schedule	Specification Page	Initial		0.000	1252(3contd)
	d)Rev3	Pages					Rev3.pdf

POLICY NUMBER: UL0000001

POLICY SPECIFICATIONS

POLICY CHARGES

DEDUCTIONS FROM PREMIUM PAYMENTS

TYPE OF CHARGE

PERCENT OF

<u>Maximum Premium Charges:</u>

PREMIUMS PAID

ALL POLICY YEARS 6.25%

Tax Charge:

ALL POLICY YEARS [1.75%]*

* THE TAX PERCENTAGE RATE DEPENDS UPON THE RATE ASSESSED BY YOUR STATE OR MUNICIPALITY. IF YOUR STATE OR MUNICIPALITY CHANGES OR IF YOUR STATE OR MUNICIPALITY CHANGES ITS TAX RATE, THE TAX RATE WILL CHANGE TO EQUAL THAT NEW RATE.

MAXIMUM DEDUCTIONS FROM ACCOUNT VALUE

Monthly Administrative Charge	POLICY <u>YEARS</u> ALL	CHARGE OR PERCENT OF VALUE \$10.00 PER MONTH
Per \$1,000 Charge Rate	1-20	[0.0333] PER MONTH PER \$1,000 OF THE INITIAL FACE AMOUNT

POLICY SPECIFICATIONS

POLICY CHARGES

MAXIMUM SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE	
1	[2,180.00	11	[1,452.00	
2	2,155.00	12	1,349.00	
3	2,129.00	13	1,245.00	
4	2,102.00	14	1,141.00	
5	2,075.00	15	1,037.00	
6	1,971.00	16	830.00	
7	1,867.00	17	622.00	
8	1,764.00	18	415.00	
9	1,660.00	19	207.00	
10	1,556.00]	20+	0.00]	

POLICY NUMBER: UL0000001

POLICY SPECIFICATIONS

TABLE OF MINIMUM DEATH BENEFIT PERCENTAGES AND MONTHLY MAXIMUM COST OF INSURANCE RATES PER \$1,000

			LT WAXIIVIUW COST	OF INSURANCE		
		MINIMUM	MAXIMUM COST		MINIMUM	MAXIMUM COST
ATT	AINED	DEATH BENEFIT	OF INSURANCE	ATTAINED	DEATH BENEFIT	OF INSURANCE
Α	GE	PERCENTAGES	RATE	AGE	PERCENTAGES	RATE
	[35	250.00	0.087500	78	105.00	4.177500
	36	250.00	0.092500	79	105.00	4.650000
	37	250.00	0.097500	80	105.00	5.163333
	38	250.00	0.104167	81	105.00	5.761667
	39	250.00	0.110000	82	105.00	6.390000
	40	250.00	0.117500	83	105.00	7.055000
	41	243.00	0.126667	84	105.00	7.786667
	42	236.00	0.137500	85	105.00	8.600000
	43	229.00	0.150833	86	105.00	9.462500
	44	222.00	0.165833	87	105.00	10.454167
	45	215.00	0.184167	88	105.00	11.502500
	46	209.00	0.200833	89	105.00	12.597500
	47	203.00	0.220833	90	105.00	13.690000
	48	197.00	0.233333	91	104.00	14.563333
	49	191.00	0.248333	92	103.00	15.567500
	50	185.00	0.268333	93	102.00	16.735833
	51	178.00	0.291667	94	101.00	18.067500
	52	171.00	0.321667	95	101.00	19.601667
	53	164.00	0.355000	96	101.00	21.045833
	54	157.00	0.395833	97	101.00	22.591667
	55	150.00	0.445000	98	101.00	23.426667
	56	146.00	0.495833	99	101.00	24.610000
	57	142.00	0.550000	100	101.00	26.128333
	58	138.00	0.599167	101	101.00	27.568333
	59	134.00	0.653333	102	101.00	29.199167
	60	130.00	0.717500	103	101.00	31.043333
	61	128.00	0.795000	104	101.00	33.121667
	62	126.00	0.887500	105	101.00	35.424167
	63	124.00	0.990833	106	101.00	37.854167
	64	122.00	1.099167	107	101.00	40.402500
	65	120.00	1.214167	108	101.00	43.022500
	66	119.00	1.331667	109	101.00	45.781667
	67	118.00	1.452500	110	101.00	48.638333
	68	117.00	1.583333	111	101.00	51.449167
	69	116.00	1.719167	112	101.00	54.232500
	70	115.00	1.881667	113	101.00	56.864167
	71	113.00	2.064167	114	101.00	60.335833
	72 72	111.00	2.299167	115	101.00	63.660833
	73 74	109.00	2.546667	116	101.00	67.127500
	74 75	107.00 105.00	2.808333 3.094167	117 118	101.00 101.00	70.900000 74.495000
	75 76	105.00	3.405833	119	101.00	74.495000 78.171667]
	76 77	105.00	3.763333	119	101.00	10.11 1001]
	11	103.00	3.103333			

THE MINIMUM DEATH BENEFIT PERCENTAGE FOR ATTAINED AGE 120 AND BEYOND WILL BE 101.00. THE MINIMUM DEATH BENEFIT PERCENTAGES ARE DETERMINED TO COMPLY WITH SECTION 7702 OF THE INTERNAL REVENUE CODE. THE MAXIMUM COST OF INSURANCE RATES DO NOT EXCEED THE COST OF INSURANCE RATES BASED ON THE 2001 COMMISSIONERS STANDARD ORDINARY, UNISEX(80), SMOKER OR NON-SMOKER, ULTIMATE, AGE NEAREST BIRTHDAY MORTALITY TABLE. THE MAXIMUM COST OF INSURANCE RATES HAVE BEEN ADJUSTED TO REFLECT ANY SPECIAL CLASS RATING.

POLICY SPECIFICATIONS

ADDITIONAL BENEFITS AND RIDERS

POLICY PROTECTION RIDER

Insured: [JOHN DOE]

Issue Age: [35]

Insurance Class: [PREFERRED/NON-NICOTINE]

Maximum Monthly Administrative Rider Charge: [\$10.00]

Maximum Percentage of Cost of Insurance

Charge for the Policy: [100%]

Date of Issue: [JANUARY 1, 2011]
Rider Effective Date: [JANUARY 1, 2011]

RIDERS COVERED BY THE POLICY PROTECTION RIDER

[Accidental Death Benefit Rider Children's Life Insurance Rider Waiver of Specified Amount Disability Benefit Rider Deduction Amount Waiver Rider LifeAccess Accelerated Benefit Rider]

DEDUCTIONS FROM PREMIUM PAYMENTS USED TO DETERMINE THE POLICY PROTECTION NET PREMIUM

TYPE OF CHARGE	POLICY <u>YEARS</u>	PERCENT OF PREMIUMS PAID
Policy Protection Tax Charge for Premiums Allocated to Section A of the Policy Protection Account	ALL	[1.75%]
Policy Protection Tax Charge for Premiums Allocated to Section B of the Policy Protection Account	ALL	[1.75%]

The Tax Charge Percentage depends upon the Premium Tax Rate assessed by Your state or municipality as of the Policy Date.

TYPE OF CHARGE	POLICY YEARS	PERCENT OF PREMIUMS PAID
Policy Protection Premium Charge for Premiums Allocated to Section A of the Policy Protection Account	ALL	[6.25%]
		TIER 1
Policy Protection Premium Charge	[1	[2.00%
for Premiums Allocated to	2	2.00%
Section B of the Policy Protection	3	2.00%
Account	4	2.00%
	5	2.00%
	6+]	5.50%]

Tier 1 Premium Charges shown above apply to any portion of a Premium payment that, when added to all previous payments, is less than or equal to the Premium Charge Breakpoint.

POLICY PROTECTION RIDER (CONTINUED)

<u>DEDUCTIONS FROM PREMIUM PAYMENTS USED TO DETERMINE THE POLICY PROTECTION NET PREMIUM (CONTINUED)</u>

TYPE OF CHARGE	POLICY YEARS	PERCENT OF PREMIUMS PAID
		TIER 2
Policy Protection Premium Charge	[1	[17.24%
for Premiums Allocated to	2	17.24%
Section B of the Policy Protection	3	2.00%
Account (Continued)	4	2.00%
	5	2.00%
	6+]	5.50%]

Tier 2 Premium Charges shown above apply to any portion of a Premium payment that, when added to all previous payments, exceeds the Premium Charge Breakpoint.

PREMIUM CHARGE BREAKPOINT: \$[9,423.92]

Charge Rate

Schedule A Rates and Charges for the Policy Protection Account

INTEREST CREDITS APPLIED TO THE POLICY PROTECTION ACCOUNT

Policy Protection Credited Rate (Annual Effective Rate) ALL YEARS 3.00%

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT

POLICY YEARS PERCENT OF ACCOUNT
Policy Protection Monthly ALL \$10.00 PER MONTH
Administrative Charge

Policy Protection Per \$1,000 ALL [0.3140] PER MONTH PER \$1,000 OF

THE INITIAL FACE AMOUNT.

Policy Protection Cost of Insurance Rate - Monthly Per \$1,000

POLICY		POLICY	,	POLICY	
YEAR	RATE	YEAR	RATE	YEAR	RATE
[1	0.044177	30	1.170000	59	21.733607
2	0.042679	31	1.298399	60	23.585429
3	0.051351	32	1.428673	61	25.573060
4	0.060025	33	1.560830	62	27.431875
5	0.068207	34	1.703368	63	29.457885
6	0.077941	35	1.851233	64	31.672693
7	0.087201	36	2.030865	65	34.099543
8	0.096661	37	2.232202	66	36.771368
9	0.107742	38	2.497352	67	38.951306
10	0.121211	39	2.777884	68	41.335398
11	0.138596	40	3.073941	69	43.946247
12	0.159291	41	3.398649	70	46.812883
13	0.182656	42	3.754049	71	49.925326
14	0.206510	43	4.168418	72	53.362586
15	0.229335	44	4.654842	73	57.173469
16	0.251845	45	5.219776	74	61.419048
17	0.277129	46	5.839797	75	66.173206
18	0.306047	47	6.550954	76	71.529390
19	0.340295	48	7.297556	77	77.616724
20	0.378420	49	8.109610	78	84.600673
21	0.423776	50	9.017382	79	92.721741
22	0.474931	51	10.042347	80	102.310672
23	0.532045	52	11.192229	81	113.894040
24	0.591923	53	12.465044	82	128.329590
25	0.648978	54	13.849380	83	147.208400
26	0.746390	55	15.333425	84	174.061211
27	0.830449	56	16.908813	85	219.916561]
28	0.933107	57	18.416313		
29	1.048526	58	20.015271		

POLICY PROTECTION RIDER (CONTINUED)

Schedule A Rates and Charges for the Policy Protection Account (Continued)

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT (CONTINUED)

[Accidental Death Benefit Rider Monthly Charge: \$[0.088] Per Month Per \$1,000 of

The Initial Face Amount

Children's Life Insurance Rider Monthly Charge: \$[0.50] Per Month Per \$1,000 of

Rider Benefit

The monthly charges for the Deduction Amount Waiver Rider and the Waiver of Specified Amount Disability Benefit Rider are determined by multiplying the rate shown by \$1.00 of rider benefit.

Deduction Amount Waiver Rider Monthly Rate:

ATTAINED	WMD	ATTAINED	WMD	ATTAINED	WMD
AGE	RATE	AGE	RATE	AGE	RATE
[35	0.092	45	0.092	55	0.218
36	0.092	46	0.092	56	0.230
37	0.092	47	0.092	57	0.230
38	0.092	48	0.103	58	0.230
39	0.092	49	0.115	59	0.230
40	0.092	50	0.126	60	0.230
41	0.092	51	0.138	61	0.230
42	0.092	52	0.149	62	0.230
43	0.092	53	0.172	63	0.230
44	0.092	54	0.195	64	0.230]

Waiver of Specified Amount Disability Benefit Rider Rate:

ATTAINED	WSA	ATTAINED	WSA	ATTAINED	WSA
AGE	RATE	AGE	RATE	AGE	RATE
[35	0.0033	45	0.0036	55	0.0056
36	0.0033	46	0.0038	56	0.0063
37	0.0033	47	0.0040	57	0.0069
38	0.0033	48	0.0043	58	0.0073
39	0.0034	49	0.0045	59	0.0077
40	0.0034	50	0.0048	60	0.0058
41	0.0035	51	0.0050	61	0.0053
42	0.0035	52	0.0053	62	0.0043
43	0.0036	53	0.0054	63	0.0046
44	0.0036	54	0.0056	64	0.0048]]

[LifeAccess Accelerated Benefit Rider

The charge for the LifeAccess Accelerated Benefit Rider for any Monthly Activity Date is equal to the product of the factors A B, C and D where A is the Cost of Insurance Rate per \$1,000 for Schedule A; B is the LifeAccess Accelerated Benefit Rider Factor, C is the benefit size discount factor which will never be less than 0.1 or greater than 1; and D is the LifeAccess Accelerated Benefit Rider amount at risk divided by \$1,000.

Maximum LifeAccess Accelerated Benefit Rider Factor Maximum Cost of Insurance Rate:

0.383950 See Schedule A]

POLICY PROTECTION RIDER (CONTINUED)

Schedule B Rates and Charges for the Policy Protection Account

INTEREST CREDITS APPLIED TO THE POLICY PROTECTION ACCOUNT

Schedule B Interest Credits are determined by multiplying the Policy Protection Account value by interest rate factors. "Tier 1 Credited Rates" apply to Policy Protection Account values up to the "Credited Rate Breakpoint" and "Tier 2 Credited Rates" apply to values above the breakpoint, if any. The Credited Rate Breakpoint is calculated by multiplying the ratio for the current Policy Year by the current Death Benefit.

CREDITED RATE BREAKPOINT RATIO

POLICY		POLICY		POLICY		POLICY		POLICY	
YEAR	RATE	YEAR	RATE	YEAR	RATE	YEAR	RATE	YEAR	RATE
[1	1.00	18	1.00	35	1.00	52	1.00	69	1.00
2	1.00	19	1.00	36	1.00	53	1.00	70	1.00
3	1.00	20	1.00	37	1.00	54	1.00	71	1.00
4	1.00	21	1.00	38	1.00	55	1.00	72	1.00
5	1.00	22	1.00	39	1.00	56	1.00	73	1.00
6	1.00	23	1.00	40	1.00	57	1.00	74	1.00
7	1.00	24	1.00	41	1.00	58	1.00	75	1.00
8	1.00	25	1.00	42	1.00	59	1.00	76	1.00
9	1.00	26	1.00	43	1.00	60	1.00	77	1.00
10	1.00	27	1.00	44	1.00	61	1.00	78	1.00
11	1.00	28	1.00	45	1.00	62	1.00	79	1.00
12	1.00	29	1.00	46	1.00	63	1.00	80	1.00
13	1.00	30	1.00	47	1.00	64	1.00	81	1.00
14	1.00	31	1.00	48	1.00	65	1.00	82	1.00
15	1.00	32	1.00	49	1.00	66	1.00	83	1.00
16	1.00	33	1.00	50	1.00	67	1.00	84	1.00
17	1.00	34	1.00	51	1.00	68	1.00	85	1.00]

TIER 1 POLICY PROTECTION ACCOUNT CREDITED RATE (ANNUAL EFFECTIVE RATE)

POLICY YEAR	RATE	POLICY YEAR	RATE
[1	3.00%	16-20	5.50%
2-5	4.25%	21-30	5.50%
6-10	4.25%	31-36	5.50%
11-15	4.45%	37+	5.33%]

TIER 2 POLICY PROTECTION ACCOUNT CREDITED RATE (ANNUAL EFFECTIVE RATE)

POLICY YEAR	RATE	POLICY YEAR	RATE
[1	3.00%	16-20	5.50%
2-5	4.25%	21-30	5.50%
6-10	4.25%	31-36	5.50%
11-15	4.45%	37+	5.33%]

Schedule B Rates and Charges for the Policy Protection Account (Continued)

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT

POLICY CHARGE OR YEARS PERCENT OF ACCOUNT
Policy Protection Monthly ALL \$10.00 PER MONTH
Administrative Charge

Policy Protection Per \$1,000 Charge Rate

Per Month Per \$1,000 of the Greater of the Initial Face Amount or the then Current Death Benefit

₹
COUNT

Per Month Per \$1,000 of the then Current Death Benefit

POLICY	CHARGE OR
YEARS	PERCENT OF ACCOUNT
[6	[0.4186
7	0.4395
8	0.4605
9	0.4395
10	0.4186
11	0.3767
12	0.3558
13	0.3349
14	0.3140
15	0.2721
16+]	0.00]

Schedule B Rates and Charges for the Policy Protection Account (Continued) DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT (CONTINUED)

Policy Protection Cost of Insurance Rate - Monthly Per \$1,000

POLICY YEAR	RATE	POLICY YEAR	RATE	POLICY YEAR	RATE
[1	0.044177	30	0.125638	59	2.686577
2	0.005427	31	0.141132	60	2.906062
3	0.007045	32	0.158830	61	3.135930
4	0.008757	33	0.178815	62	3.376357
5	0.010113	34	0.201238	63	3.627400
6	0.011347	35	0.226462	64	3.889772
7	0.012673	36	0.254613	65	4.163507
8	0.014168	37	0.285577	66	4.435142
9	0.015787	38	0.319632	67	4.435142
10	0.017375	39	0.357222	68	4.435142
11	0.019271	40	0.399128	69	4.435142
12	0.021691	41	0.446262	70	4.435142
13	0.024389	42	0.498668	71	4.435142
14	0.027380	43	0.556547	72	4.435142
15	0.030587	44	0.620795	73	4.435142
16	0.033978	45	0.692008	74	4.435142
17	0.037694	46	0.770502	75	4.435142
18	0.041825	47	0.856263	76	4.435142
19	0.046450	48	0.949118	77	4.435142
20	0.051476	49	1.050210	78	4.435142
21	0.055549	50	1.162070	79	4.435142
22	0.059972	51	1.286238	80	4.435142
23	0.064756	52	1.422598	81	4.435142
24	0.070043	53	1.571127	82	4.435142
25	0.075833	54	1.731905	83	4.435142
26	0.082094	55	1.904257	84	4.435142
27	0.088979	56	2.086222	85	4.435142]
28	0.096415	57	2.276692		
29	0.104112	58	2.476647		

POLICY PROTECTION RIDER (Continued)

Schedule B Rates and Charges for the Policy Protection Account (Continued)

DEDUCTIONS TAKEN FROM THE POLICY PROTECTION ACCOUNT (CONTINUED)

[Accidental Death Benefit Rider Monthly Charge: \$[0.088] PER MONTH PER \$1,000 OF

THE INITIAL FACE AMOUNT

Children's Life Insurance Rider Monthly Charge: \$[0.50] PER MONTH PER \$1,000 OF

RIDER BENEFIT

The monthly charges for the Deduction Amount Waiver Rider and the Waiver of Specified Amount Disability Benefit Rider are determined by multiplying the rate shown by \$1.00 of rider benefit.

Deduction Amount Waiver Rider Monthly Rate:

ATTAINED	WMD	ATTAINED	WMD	ATTAINED	WMD
AGE	RATE	AGE	RATE	AGE	RATE
[35	0.092	45	0.092	55	0.218
36	0.092	46	0.092	56	0.230
37	0.092	47	0.092	57	0.230
38	0.092	48	0.103	58	0.230
39	0.092	49	0.115	59	0.230
40	0.092	50	0.126	60	0.230
41	0.092	51	0.138	61	0.230
42	0.092	52	0.149	62	0.230
43	0.092	53	0.172	63	0.230
44	0.092	54	0.195	64	0.230]

Waiver of Specified Amount Disability Benefit Rider Rate:

ATTAINED	WSA	ATTAINED	WSA	ATTAINED	WSA
AGE	RATE	AGE	RATE	AGE	RATE
[35	0.0033	45	0.0036	55	0.0056
36	0.0033	46	0.0038	56	0.0063
37	0.0033	47	0.0040	57	0.0069
38	0.0033	48	0.0043	58	0.0073
39	0.0034	49	0.0045	59	0.0077
40	0.0034	50	0.0048	60	0.0058
41	0.0035	51	0.0050	61	0.0053
42	0.0035	52	0.0053	62	0.0043
43	0.0036	53	0.0054	63	0.0046
44	0.0036	54	0.0056	64	0.0048]]

[LifeAccess Accelerated Benefit Rider

The charge for the LifeAccess Accelerated Benefit Rider for any Monthly Activity Date is equal to the product of the factors A B, C and D where A is the Cost of Insurance Rate per \$1,000 for Schedule B; B is the LifeAccess Accelerated Benefit Rider Factor, C is the benefit size discount factor which will never be less than 0.1 or greater than 1; and D is the LifeAccess Accelerated Benefit Rider amount at risk divided by \$1,000.

Maximum LifeAccess Accelerated Benefit Rider Factor:

Maximum Cost of Insurance Rate:

0.383950

See Schedule B

Company Tracking Number: 1252(3A)REV

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life

Adjustable Life

Product Name: Freedom 2011 & PPR Specification Updates

Project Name/Number: Freedom 2011 & PPR Specification Updates/1252(3A)Rev

Supporting Document Schedules

Item Status: Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Attachments:

AR Cert Actuarial - Bull 11-83 (Non-guaranteed elements).pdf

AR Cert Actuarial - Reg 34 (UL).pdf

AR Cert - Rule 19.pdf

Item Status: Status

Date:

Bypassed - Item: Application

Bypass Reason: n/a for this specification page submission.

Comments:

Item Status: Status

Date:

Bypassed - Item: Health - Actuarial Justification
Bypass Reason: n/a - this is not a health product.

Comments:

Item Status: Status

Date:

Bypassed - Item: Outline of Coverage

Bypass Reason: n/a - this is not a health product.

Comments:

Item Status: Status

Date:

Satisfied - Item: Actuarial Memorandum

Comments:

Company Tracking Number: 1252(3A)REV

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life

Adjustable Life

Product Name: Freedom 2011 & PPR Specification Updates

Project Name/Number: Freedom 2011 & PPR Specification Updates/1252(3A)Rev

Attachment:

CW Freedom 2011 ActMemo.pdf

Item Status: Status

Date:

Satisfied - Item: Statement of Variability

Comments: Attachments:

SOV for Base Policy Specification Pages.pdf

SOV for Policy Protection Rider Specification Pages.pdf

CERTIFICATION OF COMPLIANCE WITH ARKANSAS BULLETIN NO. 11-83 ENTITLED "GUIDELINES FOR NON-GUARANTEED COSTS ON PARTICIPATING AND NON-PARTICIPATING LIFE INSURANCE"

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

I hereby certify that these guidelines have been reviewed and that this submission complies with the Guidelines for Non-Guaranteed Costs on Non-Participating Life Insurance.

Paul Fischer, FSA, MAAA

Paul M. Frock

AVP & Actuary, ILD Product Development

CERTIFICATION OF COMPLIANCE WITH ARKANSAS RULE AND REGULATION 34 ENTITLED "UNIVERSAL LIFE INSURANCE"

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

I hereby certify that these guidelines have been reviewed and that this submission complies with Arkansas Rule and Regulation 34, which includes Section 6 (Valuation) and Section 7 (Non-forfeiture).

When calculating the reserves under the minimum reserve method in Rule and Regulation 34, in no case shall the reserves be less than the actual cash surrender values provided for under the policy contract.

Paul Fischer, FSA, MAAA

Paul M. Frocker

AVP & Actuary, ILD Product Development

ARKANSAS POLICY FORM CERTIFICATION

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY

Form Number(s): <u>1252(3A)Rev, 1252(3B)Rev1, 1252(3C)URev2, 1252(3contd)Rev3</u>

Form Title(s): Specification Pages

By my signature below, I hereby certify that I have reviewed the enclosed policy form(s) and certify that the form(s) submitted meets the provisions of Rule 19 entitled "Unfair Discrimination in Sale of Insurance" as well as all applicable requirements of the Arkansas Insurance Department.

Signed:

July 12, 2011

Lenore Paoli, AVP, ILD Compliance

Tale

Date

Hartford Life and Annuity Insurance Company Statement of Variability for: Individual Flexible Premium Universal Life Policy Specification Pages

May 2, 2011

Variable Text Denoted by Brackets

Page 3A

age of t			
Tax Charge	Will vary based on the Tax Charge assessed by state		
	in which the policy is issued on the Policy Date.		
Per \$1,000 Charge Rate	0.0333 - 1.000 - will vary based on Applicant specific		
	information.		

Page 3B

Maximum Surrender Charges	0.00 - 60.00 (annual per \$1,000) - will vary based on
	Applicant specific information.

Page 3CU

TABLE OF MINIMUM DEATH BENEFIT	Minimum Death Benefit Percentages and Maximum
PERCENTAGES AND MONTHLY MAXIMUM COST	Cost of Insurance Rate will vary based on initial face
OF INSURANCE RATES PER \$1,000	amount and combination of Insured's age, and
	underwriting risk class, the basis of which is the 2001
	CSO, Unisex(80), Smoker or Non-Smoker, Ultimate,
	Age Nearest Birthday Mortality Table.

Hartford Life and AnnuityInsurance Company Statement of Variability May 2, 2011

Policy Protection Rider Specification Pages 3 (continued)

Variable Text Denoted by Brackets

1	POLICY PROTECTION RIDER	Policy Protection Rider information will vary based on issue-specific information such as Insured's Age, Insurance Class and Date of Issue. Maximum Monthly Administrative Rider Charge and Maximum Percentage
		of Cost of Insurance Charge for the Policy shown are the maximum charges. We may charge less on a uniform and nondiscriminatory basis.
2	RIDERS COVERED BY THE	Will vary based on owner's s election of Riders at time of application.
	POLICY PROTECTION RIDER	
3	DEDUCTIONS FROM	Policy Protection Tax Charge (for Schedule A and B) will vary based on the
	PREMIUM PAYMENTS USED	Tax Charge assessed by state in which the policy is issued on the Policy Date.
	TO DETERMINE THE POLICY	Policy Protection Premium Charge for Schedule A will vary based a
	PROTECTION NET PREMIUM	combination of Insured's age, gender (if applicable), and underwriting risk class. Policy Protection Premium Charge (for Schedule B Tier 1 and Tier 2) will
		vary based a combination of Insured's age, gender (if applicable), policy years
		(duration) and underwriting risk class. Tier 1 Premium Charges s hown apply to
		any portion of a Premium payment that, when added to all previous payments, is
		less than or equal to the Premium Charge Breakpoint. Tier 2 Premium Charges
		apply to any portion of a Premium payment that, when added to all previous
		payments, exceeds the Premium Charge Breakpoint.
		Premium Charge Breakpoint will vary based on a combination of Face
		Amount, Insured's age, gender (if applicable), underwriting risk class and Death Benefit Option.
4	DEDUCTIONS TAKEN FROM	Policy Protection Per \$1,000 Charge Rate (for Schedule A) will vary based
	THE POLICY PROTECTION	on a combination of Insured's age, gender (if applicable) and underwriting risk
	ACCOUNT	class.
		Policy Protection Per \$1,000 Charge Rate (for Schedule B): For the first five
		years, will vary based on a combination of Insured's age, gender (if applicable)
		policy years (duration), underwriting risk class and the greater of the Initial Face
		Amount or the current Death Benefit. Thereafter, will vary based on a
		combination of Insured's age, gender (if applicable) policy years (duration),
		underwriting risk class and the current Death Benefit. Policy Protection Cost of Insurance Rate - Monthly Per \$1,000 (for
		Schedule A and B) will vary based on a combination of Insured's age, gender (if
		applicable), policy years (duration), and underwriting risk class.
		Policy Protection Rider Charges (for Schedule A and B) will vary based on
		owner selection of riders. Rates and charges shown will be based on the rates
		and charges for each selected Rider as deducted from Schedule A and
<u> </u>		Schedule B Policy Protection Account.
5	INTEREST CREDITS APPLIED	Schedule B Interest Credits are determined by multiplying the Policy Protection
	TO THE POLICY PROTECTION ACCOUNT	Account value by interest rate factors (such as insured's age, gender (if applicable), policy years (duration), death benefit option selected and
	ACCOUNT	underwriting risk class.). "Tier 1 Credited Rates" apply to Policy Protection
		Account values up to the "Credited Rate Breakpoint" and "Tier 2 Credited Rates"
		apply to values above the breakpoint, if any. The Credited Rate Breakpoint is
		calculated by multiplying the ratio for the current Policy Year by the current
		Death Benefit.